

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-14196-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karen M. Prokapus  
32 High Point Drive  
Medford, NJ 08055

Social Security No.:

xxx-xx-5124

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on March 21, 2016 and a confirmation hearing on such Plan has been scheduled for Sept. 13, 2016 @ 10:00 am.

The debtor filed a Modified Plan on September 8, 2016 and a confirmation hearing on the Modified Plan is scheduled for Oct. 11, 2016 @ 10:00 am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: September 8, 2016

JJW: seg

James J. Waldron  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Karen M. Prokapus  
 Debtor

Case No. 16-14196-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Sep 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2016.

db  
 cr  
 +Karen M. Prokapus, 32 High Point Drive, Medford, NJ 08055-3816  
 +The Bank of New York Mellon, c/o Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
 516042330 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 516042331 +Capl/boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 516281005 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516042332 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
 516042333 +Comenity Bank/anntylr, Po Box 182789, Columbus, OH 43218-2789  
 516042334 +Comenity Bank/fortunof, Po Box 182789, Columbus, OH 43218-2789  
 516042335 +Comenity Bank/frtnfvsa, 4590 E Broad St, Columbus, OH 43213-1301  
 516042336 +Comenity Bank/jcrewinc, Po Box 182789, Columbus, OH 43218-2789  
 516042337 +Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789  
 516295370 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
 516042338 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 516042339 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
 516185152 +MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 516106943 NRPL Trust Series 2015-1, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
 516042343 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
 516042344 +Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128  
 516042345 Rymr&flnign, CscL Dispute Team, Des Moines, IA 50306  
 516063002 +Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284  
 516068205 +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244  
 516042346 +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244  
 516042352 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 516290767 The Bank of New York Mellon, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605  
 516284168 +The Bank of New York Mellon, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
 516042353 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)  
 516259703 Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
 516042354 +Wfhm, Po Box 659558, San Antonio, TX 78265-9558

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 08 2016 23:08:51 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 08 2016 23:08:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516276273 +E-mail/Text: bnc@bass-associates.com Sep 08 2016 23:08:02 Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
 516042340 +E-mail/Text: bankruptcy@icsystem.com Sep 08 2016 23:09:22 I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
 516042341 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 08 2016 23:08:11 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 516042342 E-mail/Text: camanagement@mtb.com Sep 08 2016 23:08:42 M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203  
 516042348 +E-mail/PDF: gecsed@recoverycorp.com Sep 08 2016 23:05:07 Synch/banarepdc, Po Box 965005, Orlando, FL 32896-5005  
 516042349 +E-mail/PDF: gecsed@recoverycorp.com Sep 08 2016 23:04:26 Synch/care Credit, C/o P.o. Box 965036, Orlando, FL 32896-0001  
 516042350 +E-mail/PDF: gecsed@recoverycorp.com Sep 08 2016 23:05:08 Synch/gap, Po Box 965005, Orlando, FL 32896-5005  
 516042351 +E-mail/PDF: gecsed@recoverycorp.com Sep 08 2016 23:04:26 Synch/home Design Furn, Po Box 965036, Orlando, FL 32896-5036  
 516277482 +E-mail/Text: bncmail@w-legal.com Sep 08 2016 23:09:02 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516279148\* Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
 516042347 ##+Saxon Mortgage Service, 4708 Mercantile Dr N, Fort Worth, TX 76137-3605

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 186

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Sep 08, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 10, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, Et Al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Wilmington Savings Fund Society, Et Al...  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Patrick O. Lacsina on behalf of Creditor The Bank of New York Mellon placina@caplaw.net,  
gshasa@rasnj.com, bmusarra@rasnj.com, bkyecf@rasflaw.com, legerman@rasnj.com  
Robert Manchel on behalf of Debtor Karen M. Prokapus manchellaw@yahoo.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 8